

Retail Recurring Deposits User Manual  
Oracle Banking Digital Experience  
Patchset Release 21.1.2.0.0

Part No. F40800-01

August 2021

**ORACLE®**

Retail Recurring Deposits User Manual

August 2021

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

## 1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## 1.4 Structure

This manual is organized into the following categories:

*Preface* gives information on the intended audience. It also describes the overall structure of the User Manual.

*Introduction* provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 21.1.2.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0
1	New Recurring Deposit	✓	×
2	Add/ View Nominee Details	✓	×
3	View Interest Link	✓	×
4	Redemption	✓	×
5	Recurring Deposit Details	✓	×
6	View Statement – Request Statement	×	×
7	View Statement – E statement	×	×
8	View Statement – Pre Generated	×	×
9	Edit Maturity Details	✓	×
10	Maturity Amount Pay To (Internal) – on New Recurring Deposit, Redemption & Edit maturity details page.	✓	×
11	Maturity Amount Pay To (Domestic Bank Account / International Account) – on New Recurring Deposit, Redemption & Edit maturity details page.	×	×
12	Maturity Amount Pay To Own Account – on New Recurring Deposit, Redemption and Edit Maturity Details Page	✓	×

[Home](#)

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## 3. Recurring Deposits

A Recurring Deposit is a special kind of Deposit offered by banks. It is an investment plan in which investments are made in small installments at fixed intervals systematically. Customers of the Bank makes regular deposits and are entitled to earn fixed returns on their investment.

It is a deposit held at a bank for a fixed term, generally ranging from a month to a few years – term range depends on the product type) If compared to regular savings accounts, the interest earned on recurring deposit is higher.

Customers opt to invest in recurring deposits as they are a safe and secure mode of investment and yield higher returns than regular checking or savings accounts.

### Pre-requisites

- Recurring Deposit products are maintained in the Core Banking Application
- Recurring Deposit products are enabled for specific User type
- Transaction access is provided to retail customers.
- Recurring Deposit accounts are maintained in the Core system under a party ID mapped to the customer.

### Features Supported In the Application

The retail module of the application supports the following features:

- Apply for a New Recurring Deposit
- View Recurring Deposit Details
- Edit Maturity Instruction
- Redeem Recurring Deposit
- View Recurring Deposit Statement
- Request Statement
- Calculate installments for Recurring Deposit

### 3.1 Recurring Deposit Widget

The Recurring Deposit widget showcases a summary of the accounts held by the customer. It provides the facility for users to access all the important features and information related to the account immediately after logging in.

#### How to reach here:

*Dashboard > My Accounts Widget > Recurring Deposits*


Dashboard Overview

Default Dashboard
ATM/Branch
English

futura bank
Welcome, SAGAR D'SOUZA  
Last login 27 Apr 09:40 AM

**My Net Worth**  
on 27 Apr 2020

I Have
I Owe



I Have  
₹7,696,314,891.20

- Current & Savings ₹7,695,360,605.84
- Term Deposit ₹814,931.45
- Recurring Deposit ₹139,353.91
- Wallet ₹0.00

**Recent Activity**

Current And S... xxxxxxxxxxxx9583

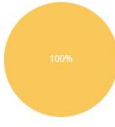
15 Oct 2024	SI NEFT Dr-N115200003...	₹10,055.00 Dr
15 Oct 2024	SI NEFT Dr-N115200003...	₹10,055.00 Dr
15 Oct 2024	SI NEFT Dr-N115200003...	₹10,055.00 Dr

[View More](#)

**My Spends**  
Last 30 days

₹30,821.22

Total Spends



100%

● Uncategorized

[View All](#)

**Recurring Deposits** 22 Accounts

Active

SAGAR P D'SOUZA xxxxxxxxxxxx2749   Active @ 10%   Maturing 10 Apr 2023	₹10,084.93
SAGAR P D'SOUZA xxxxxxxxxxxx5949   Active @ 12%   Maturing 10 Sep 2024	₹27,533.56
SAGAR P D'SOUZA xxxxxxxxxxxx6034   Active @ 12%   Maturing 10 Mar 2025	₹1,000.00

[New Recurring Deposit](#)

**My Bills** 2 bills to pay

**City Water Supply**  
waterh2  
₹800.00 Due On 30 Nov 2019

Pay  
Past Due

**City Water Supply**  
homewater2  
₹1,200.00 Due On 30 Nov 2019

Pay  
Past Due

[Quick Recharge](#) | [Quick Bill Pay](#) | [View All Bills](#)

**Upcoming Payments**

**Domestic**  
999-1111-50100000000000000000  
16 Oct 2024

Hey, I am here to help if you need it!

₹10,000.00

**domestic**  
999-1111-50100000019583-6-145601  
16 Oct 2024

₹20,000.00

**Domestic Payee**  
999-1111-50100000019583-9-182348  
16 Oct 2024

₹10,005.00

[View All](#) | [Set Repeat Transfers](#)

**Payments**

Transfer Money

Pay Bills


Favorites

Manage Payees & Billers

Request Money

View Repeat Transfers


**Service Request**



No Actions Pending

[Raise New Request](#) | [Track Request](#)


**Notifications**



No New Notifications  
Check this section for new notifications


[View All](#)

**My Advisors**



Please contact Futura Bank for getting your advisors details. 1800-000-000

**FuturaMax**



With FuturaMax, you can manage your money at one place


Link Account

Transfer money to wallet and use for shopping, bill payments and recharges.

Register Now

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## Recurring Deposits

This section lists down all the active and closed recurring deposits that the customer holds with the bank.

- **Active Accounts:** Each account displays the basic details such as the name of the primary account holder, account number in the masked format and account nickname. Further options to view deposit details or statement and to do redemption are provided on selection of any deposit account. The customer can view further details by clicking **more option available on** each account.
- **Closed Accounts:** This displays the number of accounts of the customer that are in closed status. The customer can view further details by clicking more option available on each account.
- **More options:** It provides the facility for users to access all the important features like:
  - Deposit Details
  - View Statement (Only for Active Accounts)
  - Request Statement
  - Redemption

### **New Recurring Deposit:**

The customer can click on the **New Recurring Deposit** link provided in this widget to book new recurring deposit.

---

[Home](#)



## 4. New Recurring Deposit

New Recurring Deposit page enables the customer to book a new recurring deposit account. The multiple Recurring Deposit products are maintained at bank level. . The customer can select any product offer in order to apply for a recurring deposit of choice.

While applying for a recurring deposit, the customer is required to identify the installment amount for which the deposit is to be opened, the tenure i.e. the term of the deposit and the holding pattern i.e. single or joint. Additionally, the customer is also required to select the current or savings account from which funds are to be debited in order to fund the deposit.

In case of joint accounts, Recurring Deposit is booked by default on joint name if single holding pattern is not selected by the customer. It also allows customer to select the holding pattern to singly for creating a new RD so that he/she can liquidate my Recurring Deposit's online conveniently.

In case of single RD account, customer can also add a nominee in the recurring deposit who will be entitled to receive the money upon death of the account holder.

---

**Note:** It is mandatory to update the PAN number (valid for India specific region) :

>> If the customer creates a new recurring deposit installment of value more than or equal to Rs. 50,000.

>> If at any given point of time while creating a new recurring deposit the cumulative deposits (Fixed plus recurring) for a customer in that financial year is more than Rs. 5,00,000.

---

### How to reach here:

*Dashboard > Toggle menu > Accounts > Recurring Deposits > New Recurring Deposit*  
OR

*Dashboard > My Accounts Widget > Recurring Deposit > Recurring Deposit Widget > New Recurring Deposit*

### To open a new recurring deposit:

1. If user do not know his recurring deposit Installments, then click Calculate **My Installments**. **The Recurring Deposit Installment Calculator** screen appear. Calculate the monthly installment for the recurring deposit, and then click on the Proceed to Recurring Deposit Booking link. The **Recurring Deposit Booking** screen appears.

---

**Note:** This option is applicable if the user accessing the menu from Toggle menu.

---

### OR

If user already know his recurring deposit Installments, then click I **Know my Installments** to book a new recurring deposit. The **Recurring Deposit Booking** screen appears.

## New Recurring Deposit

Default Dashboard
ATM/Branch
English

futura bank

Welcome, SAGAR D'SOUZA
Last login 27 Apr 01:12 PM

### New Recurring Deposit

**Deposit Details**

Source Account  
xxxxxxxxxxx9583

Balance - ₹1,922,666.00

Select Product  
RD - Conventional - Actual - ...

[View Interest Rates](#)

Deposit Amount  
USD \$10,000.00

Amount should be between ₹1,000.00 and ₹50,000,000.00

Deposit Tenure  
5 2

Minimum allowed is 1 Month and Maximum is 10 Years.

[Calculate Maturity](#)

Maturity Amount  
\$750,967.65

Interest Rate  
7.15%

[Reset](#)

**Maturity Details**

Maturity Instructions  
Close on Maturity

Pay To  
Own Account

Principal & Interest Credit Account Number  
xxxxxxxxxxx9583

SAG P PAT  
MUMBAI 98001  
SWASTIK CHAMBER  
CHEMBUR-chemical  
MUMBAI  
INDIA

**Nomination Details**

Add Nominee  
 No  Yes

Nomination Type  
 Add  Replicate Nominee

Nominee Name  
John Smith

Nominee Date of Birth  
19 Apr 1980

Relationship  
BROTHER

Address  
12, park Avenue

Country  
UNITED KINGDOM

State  
London

City  
London

Zip Code  
324324

[Submit](#) [Cancel](#) [Back](#)

**Note**

PAN is mandatory for creation of deposit which is above a set threshold amount. Please use the link below to update it.

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## New Recurring Deposit - Replicate Existing Nominee

	Nominee Name	Account Type	Account Number
<input checked="" type="radio"/>	Jackk	Current and Savings	xxxxxxxxxxxx9722
<input type="radio"/>	Tejas sabne	Current and Savings	xxxxxxxxxxxx9557
<input type="radio"/>	sagar	Term Deposit	xxxxxxxxxxxx8354-2
<input type="radio"/>	Chetan	Term Deposit	xxxxxxxxxxxx1670.1
<input type="radio"/>	sagar	Term Deposit	xxxxxxxxxxxx1782-1

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Ok

### Field Description

Field Name	Description
<b>Deposit Details</b>	
<b>Source Account</b>	<p>The current or savings account to be debited with the recurring deposit installment amount.</p> <p>All the active current and savings accounts of the customer are displayed.</p> <p>For more information on Account Nickname, refer <b>Account Nickname</b> section.</p>
<b>Balance</b>	The balance in the account with the account currency.
<b>Select Product</b>	Lists all the recurring deposit products available for application creation.
<b>View Interest Rates</b>	Click on the <b><u>View Interest Rates</u></b> link to view the interest rate applicable on the deposit account based on the deposit product. Will come after select product option.
<b>Deposit Amount</b>	The customer is required to define the currency and amount in which the deposit is to be opened.
<b>Currency</b>	Currency of the deposit.
	<p><b>Note:</b> If the deposit product supports only a single currency, this field is a display field or else it allows user to select the currency from the list.</p>

Field Name	Description
<b>Amount</b>	The amount for which the deposit is to be opened.
<b>Amount Range</b>	The minimum and maximum amounts for which a deposit can be opened are displayed below the amount field once the customer selects a particular deposit product in the <b>Select Product</b> field.
<b>Deposit Tenure</b>	The tenure of the deposit in terms of a period i.e. years/ months after which the deposit should mature.  <hr/> <b>Note:</b> The minimum and maximum tenure allowed for which a deposit can be opened. <hr/>
<b>Years</b>	The deposit tenure in years.
<b>Months</b>	The deposit tenure in months.
<b>Deposit Period Range</b>	The minimum and maximum period within which the deposit account can be opened is displayed below the deposit tenure field once the customer selects a deposit product in the <b>Select Product</b> field.
<b>Calculate Maturity</b>	Click on the <b>Calculate Maturity</b> link in order to be displayed the maturity amount and interest rate applicable on the deposit account based on the information defined.
<b>Maturity Amount</b>	The system will calculate and display the estimated maturity amount based on the parameters defined by the customer
<b>Interest Rate</b>	The interest rate applicable on the deposit account based on the deposit product.
<b>Click on below option if you wish to modify it to single</b>	Allow to change mode of holding to single. The option is: <ul style="list-style-type: none"> <li>• Single</li> </ul> <hr/> <b>Note:</b> 1) This field is displayed only to first holder in case of jointly held CASA account is selected as a source account. 2) If checkbox is not selected, Recurring Deposit will be booked by default on joint name in the same pattern as source CASA account. <hr/>
<b>Maturity Details</b>	

Field Name	Description
<b>Maturity Instructions</b>	Maturity instructions set by the customer for the deposit account. The option is: <ul style="list-style-type: none"> <li>• Close on maturity (No Rollover)</li> </ul>
<b>Pay to</b>	The account transfer mode through which the amount to be paid out is transferred at the time of maturity. The options are: <ul style="list-style-type: none"> <li>• Own Account</li> <li>• Internal Bank Account</li> <li>• Domestic Bank Account</li> <li>• International Bank Account</li> </ul>

Following fields is displayed if the customer selects **Own Account** option in the **Pay To** field

<b>Principal &amp; Interest Credit Account Number</b>	An Account to which the funds are to be transferred at maturity. All the customer's current and savings accounts held with the bank will be listed down and available for selection.
<b>Beneficiary Name</b>	Displays the name of the holder of the account selected in <b>Principal &amp; Interest Credit Account Number</b> .

Following fields is displayed if the customer selects **Internal Account** option in the **Pay To** field.

<b>Principal &amp; Interest Credit Account Number</b>	Customer has to specify the Account number to which the funds are to be transferred at maturity.
<b>Confirm Principal &amp; Interest Credit Account Number</b>	User has to confirm an Account number to which the funds are to be transferred at maturity.

This section is displayed if the customer selects **Domestic Bank Account** option in **Pay To** field

<b>Principal &amp; Interest Credit Account Number</b>	Customer has to specify the Account number to which the funds are to be transferred at maturity.
<b>Confirm Principal &amp; Interest Credit Account Number</b>	User has to confirm an Account number to which the funds are to be transferred at maturity.

Field Name	Description
<b>Account Name</b>	Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.

**Bank Code** The bank code for transferring the maturity proceeds.

**Look Up Bank Code** Search option to look for bank code of the destination account.

#### Bank Code Look up

The following fields are displayed on a pop up window if the Lookup Bank Code link is selected.

**IFSC Code** The facility to lookup bank details based on the IFSC Code.

**Bank Name** The facility to lookup the bank details based on bank name.

**State** The facility to lookup bank details by combining search through IFSC Code and Bank Name along with the state in which the payee's account is held.

**City** The facility to lookup bank details by combining search through IFSC Code and Bank Name along the city in which the payee's account is held.

#### IFSC Code Lookup - Search Result

The following details are displayed per record as search results arrived at based on the information defined in the search fields.

**Bank Name** Name of the bank.

**Branch** Bank branch name.

**Address** The complete address of the bank.

**IFSC Code** The IFSC/ Bank code value. This value will be displayed as a link which will be selectable. On selecting the link, the IFSC code and bank details are populated on the Add Payee – Domestic Account screen.

**Bank Details** The details of the bank that include the IFSC Code as well as the name and address of the bank and branch in which the payees account is held.

Following fields is displayed if the customer selects **International Account** option in the **Pay To** field

**Account Number** Specify the account number of the payee.

Field Name	Description
<b>SWIFT Code</b>	The SWIFT code will need to be identified if SWIFT Code has been selected in the Pay Via field.
<b>Lookup SWIFT Code</b>	Link to search the SWIFT code.
<b>Search SWIFT Code</b>	The following fields appear on a pop up window if the <b>Lookup SWIFT Code</b> link is selected.
<b>SWIFT Code</b>	The facility to lookup bank details based on SWIFT code.
<b>Bank Name</b>	The facility to search for the SWIFT code based on the bank name.
<b>Country</b>	The facility to search for the SWIFT code based on the country.
<b>City</b>	The facility to search for the SWIFT code based on city.
<b>SWIFT Lookup - Search Result</b>	The following fields are displayed once the required SWIFT code is selected from the search results.
<b>SWIFT Code</b>	SWIFT code value.
<b>Bank Name</b>	Name of the bank.
<b>City</b>	City to which the bank belongs.
<b>Branch</b>	Bank branch name.
<b>Country</b>	Country of the bank.
<b>Address</b>	Displays complete address of the bank.
<b>Beneficiary Name</b>	Name of the beneficiary.
<b>Correspondence Charges</b>	Specify who is bearing the charges for transfer. The options are: <ul style="list-style-type: none"> <li>• Beneficiary</li> <li>• Remitter</li> <li>• Sharing</li> </ul>

Field Name	Description
------------	-------------

### Nomination Details

This option is available only for **Single** holding CASA source account.

**Add Nominee** Option to decide registration of nomination for a recurring deposit.

The options are:

- Yes
- No

### Nomination Details

This section is enabled if the customer selects **Yes** option in **Add Nominee** field.

**Nomination Type** The nominee details for recurring deposit.

The options are:

- Add New: Add new nominee details
- Replicate Existing Nominee: replicate nominee details from existing accounts

Below fields are displayed, if customer selects **Add new** option in **Nomination Details** field.

**Nominee Name** Enter the name of the nominee.

**Nominee Date Of Birth** Enter the date of birth of nominee.

---

**Note:** If nominee is minor, it is mandatory for customer to fill guardian details.

---

**Relationship** Select the relationship of the nominee with the applicant.

**Address** Specify nominees address details.

**Country** Select the country where nominee resides.

**State** The name of the state where nominee resides.

**City** Enter the name of the city where nominee resides.

**Zip** Enter the zip code of nominee's residence.

**Enter Guardian details since nominee is a minor below 18 years:**

Below fields are displayed if nominee is minor or below 18 year age.

**Name** Enter the name of the guardian of the nominee.

---



Field Name	Description
<b>Address</b>	Enter the guardians address details.
<b>Country</b>	Select the name of the country where guardian resides.
<b>State</b>	Specify the name of the state where guardian resides.
<b>City</b>	Enter the name of the city where guardian resides.
<b>Zip</b>	Specify the zip code of guardian's residence.
<b>Replicate Existing Nominee</b>	Option to duplicate the nominee details of existing recurring deposit.

Below fields are displayed, if customer selects **Replicate Existing Nominee** option in **Nomination Details** field.

<b>Nominee Name</b>	The name of the nominee who is already maintained in application for the associated customer accounts.
<b>Account Type</b>	The type of account whose nominee details are to be replicated.
<b>Account Number</b>	The associated customer account in masked format whose nominee details are to be replicated.
<b>Update PAN Number</b>	By Clicking on this link, system will redirect the user to <b>Manage Profile</b> screen to update his/her PAN number.

2. From the **Source Account** list, select appropriate account to be debited with the recurring deposit installment amount.  
Displays the account balance details.
3. From the **Select Product** list, select an appropriate recurring deposit product available in application.
4. To view the rate of interest applicable as per tenure on the recurring deposit, click the **View Interest Rates** link.

## View Interest Rates

View Interest Rates	
Tenure	Rate of interest (% Per Annum)
0 Day to 3 Months	0%
3 Months to 6 Months	7.15%
6 Months & Above	7.15%

Ok

## Field Description

Field Name	Description
<b>Tenure</b>	The tenure of the recurring deposit.
<b>Rate of Interest</b>	The balance in the account with the account currency.

5. From the **Deposit Amount Currency** list, select an appropriate type of currency.
6. In the **Deposit Amount** field, enter the deposit amount.
7. In the **Deposit Tenure** field, select an appropriate value **Years**, and **Months** field enter an appropriate values.
8. To view the revised details after maturity, click the **Calculate Maturity** link.

---

**Note:** Click **Reset** to clear the calculated details.

---

9. In case of **Joint** holding pattern, select checkbox adjacent to **Single** to modify holding pattern for recurring deposit to single.
10. From the **Pay To** list, select an appropriate mode through which the amount to be paid out is transferred at the time of maturity.
  - a. If you select **Internal Account** option in **Pay To** field;
    - i. In the **Principal & Interest Credit Account Number** list, enter an appropriate account for maturity proceeds.
  - b. If you select **Domestic Bank Account** option in **Pay To** field;
    - i. In the **Principal & Interest Credit Account Number** field, enter an appropriate account for maturity proceeds.
    - ii. In the Account Name field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
    - iii. In the Bank Code field, enter the bank code in which the beneficiary account is held. or select it from the look up.

- iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).
- c. If you select **Own Account** option in **Pay To** field;
  - i. From the **Principal & Interest Credit Account Number** list, select an appropriate current and savings account for maturity proceeds.  
The beneficiary name and its bank details appears.
- d. If you select **International Bank Account** option:
  - i. In the **Account Number** field, enter an appropriate account for maturity proceeds.
  - ii. In the **SWIFT Code** field, enter the SWIFT code details for maturity proceeds.  
OR  
Use the **Lookup SWIFT Code** link, to select the appropriate SWIFT code.  
Click **Reset** to clear the populated data and enter / select a new SWIFT code, if required.
  - iii. Click **Verify** to fetch the bank details based on the SWIFT code entered.
  - iv. In the **Beneficiary Name** field, enter the name of the beneficiary.
  - v. From the **Correspondence Charges** list, select the appropriate option.
- 11. In **Add Nominee** field, click appropriate option.
  - a. If you select **No** option, nominee is not registered for the new deposit account.
  - b. If you select **Yes** option;
    - i. Select **Add New** option to add new nominee details.
      - 1. In **Nominee Name** field, enter name of the nominee.
      - 2. From **Nominee Date Of Birth** field, select date of birth of nominee.
      - 3. From the **Relationship** list, select appropriate relation of nominee with applicant.
      - 4. In the **Address** field, enter the address of nominee.
      - 5. From the **Country** list, select the country where nominee resides.
      - 6. From the **State** list, select the state where nominee resides.
      - 7. In the **City** field, enter the name of the city where nominee resides.
      - 8. In the **Zip** field, enter the zip code of the city where nominee resides.
      - 9. If **Nominee** is a minor or below 18 years of age, enter the **Guardian Details**.
        - i. In **Name** field, enter name of the guardian.
        - ii. In the **Address** field, enter the address of guardian.
        - iii. From the **Country** list, select the country where guardian resides.
        - iv. From the **State** list, select the state where guardian resides.
        - v. In the **City** field, enter the name of the city where guardian resides.
        - vi. In the **Zip** field, enter the zip code of the city where guardian resides.
    - ii. If you select **Replicate Existing Nominee** option; **Select Nominee** popup appears with the list of existing CASA, FD, RD nominees.
      - 1. Select an appropriate nominee whose customer want to replicate.
      - 2. Click **Ok**, which will prefill all the details on nominee page.  
OR  
Click **Cancel** to close the popup window.

12. Click **Create**.  
The **Deposit Details**, **Maturity Details**, and **Nomination Details** appear.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to previous screen.
13. The **Review** screen is displayed. Verify the details and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous screen.
14. The **Verification** screen appears.  
The user has to pass the 2 factor authentication, before he can proceed.

---

**Note:** The 2 factor authentication (OTP/Security question/Soft Token) will be as per the setup done by system administrator.

---

15. The success message of request submitted along with the transaction reference number appears.  
Click **Go To Dashboard** to go to Dashboard screen.  
OR  
Click **Go To Account Details** to view the deposit details.

[Home](#)

## 5. Deposit Details

The deposit details page displays details of a specific recurring deposit of the customer. Details such as holding pattern and names of account holders, nomination status, the current status of the deposit, the interest rate applicable and the installment amounts and dates, are displayed.

The customer can also perform the following activities on the specific deposit account from this page:

- Redeem recurring deposit
- Edit Maturity Instructions
- View Statement
- Request Statement

### How to reach here:

*Dashboard > My Accounts widget > Recurring Deposits > More Information > Deposit Details*  
OR

*Dashboard > Toggle menu > Accounts > Recurring Deposits > Deposit Details*

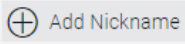
### Deposit Details

The screenshot shows the 'Deposit Details' page for a Futura Bank account. The page header includes the bank logo, navigation links, and user information. The main content area is divided into several sections:

- Account Summary:** Customer Name: SAGAR P D'SOUZA, Account Number: xxxxxxxxxxxx5949, Current Balance: ₹27,533.56, Product Name: RD - Conventional - with tax-mthly compd. There is an 'Add Nickname' button.
- Account Details:** Customer ID: \*\*\*310, Holding Pattern: Single, Status: Active, Branch: SWASTIK CHAMBER, CHEMBUR chennai, MUMBAI, INDIA, Nomination: Not Registered.
- Deposit Details:** Deposit Start Date: 10 Jun 2024, Deposit Term: 0 Year, 3 Months, Rate of Interest: 12.00%, Value Date: 10 Jun 2024, Installment Amount: ₹9,090.00, Total no. of Installments paid: 3, Next installment Date: -.
- Maturity Details:** Maturity Amount: ₹27,819.05, Maturity Date: 10 Sep 2024, Maturity Instruction: Renew Principal and Interest. There is an 'Edit' button.

At the bottom of the page, there is a copyright notice: Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions.

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Customer Name</b>	The name of the primary account holder is displayed.
<b>Account Number</b>	Recurring deposit account number in masked format along with the account nickname (if defined) is displayed.
<b>Current Balance</b>	The available balance of the deposit account is displayed.
<b>Product Name</b>	Name of the recurring deposit product under which the account is opened.
<b>Add Nick Name</b>	Click  , to add nickname , for more information click here.
<b>Account Details</b>	
<b>Customer ID</b>	The primary account holder's customer ID in masked format.
<b>Holding Pattern</b>	Holding pattern of the recurring deposit. <ul style="list-style-type: none"> <li>• For single owner - Single</li> <li>• For joint ownership - Joint or multiple</li> </ul>
<b>Status</b>	The current status of the recurring deposit account.
<b>Branch</b>	Displays the branch complete address at which the recurring deposit account is held.
<b>Nomination</b>	Displays the status of nomination whether registered or not.
<b>Deposit Details</b>	
<b>Deposit Start Date</b>	The date on which the deposit was opened.
<b>Deposit Term</b>	The deposit term which is displayed in terms of years, months as defined by the customer at the time the deposit was opened.
<b>Rate of Interest</b>	The rate of interest applicable on the recurring deposit.
<b>Value Date</b>	The value date of the deposit as maintained by the bank.
<b>Installment Amount</b>	Amount to be paid as an installment.

Field Name	Description
<b>Total no of Installments Paid</b>	Total number of installments paid till date.
<b>Next Installment Date</b>	Due date of next installment.
<b>Penalty (If any)</b>	Any charges or penalty, if applicable, will be displayed.
<b>Maturity Details</b>	
<b>Maturity Amount</b>	The value of the recurring deposit at the time of maturity.
<b>Maturity Date</b>	The date on which the recurring deposit will mature.
<b>Maturity Instruction</b>	<p>Maturity instruction set for the specific recurring deposit at the time of opening the deposit.</p> <p>The option is:</p> <ul style="list-style-type: none"> <li>• Close on Maturity</li> </ul>
<b>Pay To</b>	<p>Displays the current and savings account details to which the funds are to be transferred along with the account transfer mode, beneficiary, and its bank details.</p> <p>Account transfer mode options are:</p> <ul style="list-style-type: none"> <li>• Own Account</li> <li>• Internal Bank Account</li> <li>• Domestic Bank Account</li> </ul>
<b>Principal &amp; Interest Credit Account Number</b>	The Account number to which the funds are to be transferred at maturity.

You can also preform following actions:

- Add account nickname/ modify/ delete nickname, for more information click here.
- Click **Edit** to modify the maturity instruction, it redirects the customer to **Edit Maturity Instruction** screen.

[Home](#)

## 6. Edit Maturity Instruction

At any point in time, a customer may want to change the Principal & Interest credit account number set at the time of opening this deposit. The Edit Maturity Instruction feature allows a customer to select the new account where he/she wish to take maturity proceeds.

### How to reach here:

*Dashboard > My Accounts Widget > Recurring Deposits > More Information > Deposit Details > Edit*

OR

*Dashboard > My Accounts Widget > Recurring Deposits > More Information > Edit Maturity Instructions*

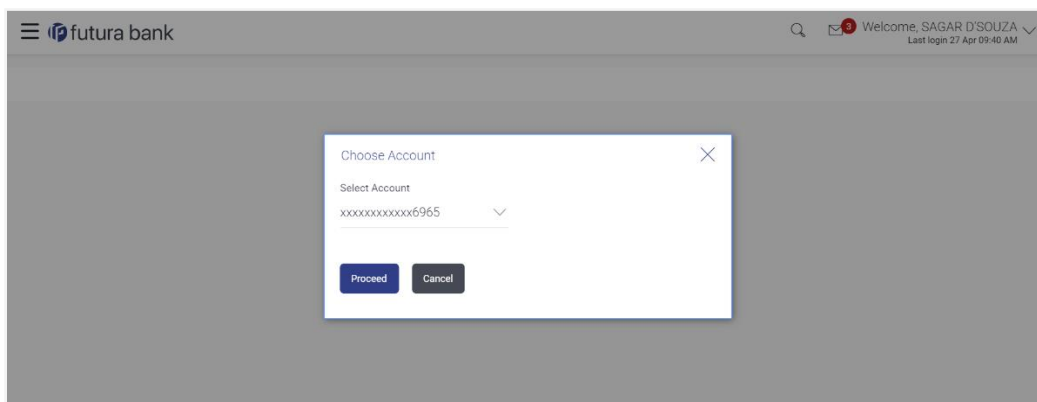
OR

*Dashboard > Toggle menu > Accounts > Recurring Deposits > Edit Maturity Instructions*

### To edit the maturity details:

1. From the **Select Account** list of **Select Account** popup window, select the appropriate account for redemption.

### Edit Maturity Details - Select Account



### Field Description

Field Name	Description
<b>Select Account</b>	
<b>Select Account</b>	Account number in masked format along with the account nickname (if defined) of the recurring deposit that is being redeemed.  For more information on Account Nickname, refer Account Nickname.

2. Click **Proceed** to modify the maturity instruction. The **Edit Maturity Details** screen appears.  
OR  
Click **Cancel** to cancel the transaction.



### Edit Maturity Details

The screenshot shows the 'Edit Maturity Instruction' page on the Futura Bank website. The page includes a navigation bar with 'Default Dashboard', 'ATM/Branch', and 'English'. The user is logged in as SAGAR D'SOUZA. The page has tabs for 'Deposit Details', 'View Statement', 'Redemption', 'Request Statement', and 'Edit Maturity Instruction'. The main content area displays the following information:

- Account Number: xxxxxxxxxxxx5949
- Balance: ₹27,533.56
- Maturity Instruction: Close On Maturity
- Pay To: Domestic Bank Account
- Principal & Interest Credit Account Number: .....
- Confirm Principal & Interest Credit Account Number: 234511
- Account Name: Sam Desouza
- Bank Code: HDFC0000240 (with a 'Verify' button)
- Bank Name: HDFC BANK, SV Road, Lokhandwala West, Mumbai

At the bottom, there are 'Submit', 'Cancel', and 'Back' buttons. A 'Tips' box on the right states: 'You can change the Principal and Interest credit account number set at the time of opening this deposit. Select the new account you wish to take your maturity proceeds into and click on save to update the details.'

### Field Description

Field Name	Description
<b>Account Number</b>	Displays the recurring deposit account number in the masked format which customer selected at the time of view deposit details option along with the nickname (if defined) are displayed. For more information on Account Nickname, click here.
<b>Balance</b>	Displays the current balance of the recurring deposit account.
<b>Maturity Instruction</b>	Displays the maturity instruction set for the recurring deposit at the time of opening the deposit. The option is: <ul style="list-style-type: none"> <li>• Close on Maturity</li> </ul>

Field Name	Description
<b>Pay To</b>	<p>The customer is require to select current and savings account of the bank to which the funds are to be transferred.</p> <p>All the customer's current and savings accounts held with the bank will be listed down and available for selection.</p> <p>Account transfer options are:</p> <ul style="list-style-type: none"> <li>• Own accounts</li> <li>• Internal Bank Account</li> <li>• Domestic Bank Account</li> </ul>
<p>Following fields is displayed if the customer select <b>Own Account</b> option in the <b>Pay To</b> field</p>	
<b>Principal &amp; Interest Credit Account Number</b>	<p>An Account to which the funds are to be transferred at maturity.</p> <p>All the customer's current and savings accounts held with the bank will be listed down and available for selection.</p>
<b>Beneficiary Name</b>	<p>Displays the name of the holder of the account selected in <b>Principal &amp; Interest Credit Account Number</b>.</p>
<p>Following fields is displayed if the customer select <b>Internal Account</b> option in the <b>Pay To</b> field.</p>	
<b>Principal &amp; Interest Credit Account Number</b>	<p>Customer has to specify the Account number to which the funds are to be transferred at maturity.</p>
<b>Confirm Principal &amp; Interest Credit Account Number</b>	<p>User has to confirm an Account number to which the funds are to be transferred at maturity.</p>
<p>This section is displayed if the customer select <b>Domestic Bank Account</b> option in <b>Pay To</b> field</p>	
<b>Principal &amp; Interest Credit Account Number</b>	<p>Customer has to specify the Account number to which the funds are to be transferred at maturity.</p>
<b>Confirm Principal &amp; Interest Credit Account Number</b>	<p>User has to confirm an Account number to which the funds are to be transferred at maturity.</p>

Field Name	Description
<b>Account Name</b>	Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.

**Bank Code**      The bank code for transferring the maturity proceeds.

**Look Up Bank Code**      Search option to look for bank code of the destination account.

The following fields and values will be displayed once the customer has specified a bank code.

**Bank Name**      Name of the beneficiary bank.

**Bank Address**      Address of the beneficiary bank.

**City**      City of the beneficiary bank.

Following fields is displayed if the customer selects **International Account** option in the **Pay To** field

**Account Number**      Specify the account number of the payee.

**SWIFT Code**      The SWIFT code will need to be identified if **SWIFT Code** has been selected in the **Pay Via** field.

**Lookup SWIFT Code**      Link to search the SWIFT code.

#### **Search SWIFT Code**

The following fields appear on a pop up window if the **Lookup SWIFT Code** link is selected.

**SWIFT Code**      The facility to lookup bank details based on SWIFT code.

**Bank Name**      The facility to search for the SWIFT code based on the bank name.

**Country**      The facility to search for the SWIFT code based on the country.

**City**      The facility to search for the SWIFT code based on city.

#### **SWIFT Lookup - Search Result**

The following fields are displayed once the required SWIFT code is selected from the search results.

Field Name	Description
<b>SWIFT Code</b>	SWIFT code value.
<b>Bank Name</b>	Name of the bank.
<b>City</b>	City to which the bank belongs.
<b>Branch</b>	Bank branch name.
<b>Country</b>	Country of the bank.
<b>Address</b>	Displays complete address of the bank.
<b>Beneficiary Name</b>	Name of the beneficiary.
<b>Correspondence Charges</b>	Specify who is bearing the charges for transfer. The options are: <ul style="list-style-type: none"> <li>• Beneficiary</li> <li>• Remitter</li> <li>• Sharing</li> </ul>

3. From the **Pay To** list, select the appropriate beneficiary account. The beneficiary's bank detail along with the beneficiary name appears.
  - a. If you select **Internal Account** option in **Pay To** field;
    - i. In the **Principal & Interest Credit Account Number** list, enter an appropriate account for maturity proceeds.
  - b. If you select **Domestic Bank Account** option in **Pay To** field;
    - i. In the **Principal & Interest Credit Account Number** field, enter an appropriate account for maturity proceeds.
    - ii. In the **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
    - iii. In the **Bank Code** field, enter the bank code in which the beneficiary account is held. or select it from the look up.
    - iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).
  - c. If you select **Own Account** option in **Pay To** field;
    - i. From the **Principal & Interest Credit Account Number** list, select an appropriate current and savings account for maturity proceeds. The beneficence name and its bank details appears.
  - d. If you select **International Bank Account** option:
    - i. In the **Account Number** field, enter an appropriate account for maturity proceeds.
    - ii. In the **SWIFT Code** field, enter the SWIFT code details for maturity proceeds.  
OR  
Use the **Lookup SWIFT Code** link, to select the appropriate SWIFT code.

Click **Reset** to clear the populated data and enter / select a new SWIFT code, if required.

- iii. Click **Verify** to fetch the bank details based on the SWIFT code entered.
  - iv. In the **Beneficiary Name** field, enter the name of the beneficiary.
  - v. From the **Correspondence Charges** list, select the appropriate option.
4. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to modify details if any.
  5. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to modify details if any.  
OR  
Click **Cancel** to cancel the transaction.
  6. The **Verification** screen appears.  
The user has to pass the 2 factor authentication, before he can proceed.

---

**Note:** The 2 factor authentication (OTP/Security question/Soft Token) will be as per the setup done by system administrator.

---

7. The success message of request submitted along with the transaction reference number appears.  
Click **Go To Dashboard** to go to Dashboard screen.  
OR  
Click **Go To Account Details** to view the deposit details.

[Home](#)

## 7. Redemption

In times of financial emergencies, the primary source of funds for most people is their savings and investments. The facility to liquidate funds becomes imperative in such cases. The redeem Recurring Deposit feature enables customers to quickly liquidate their Recurring Deposit in any such situations.

Using this option, the customer can redeem the entire amount of a recurring deposit. On premature closure of your Recurring Deposit, interest will be paid as per the rate of interest applicable for the tenure during which the deposit was kept with subject to penal rates as applicable.

Customers can choose to payout the funds from a deposit through any of the following methods:

- Transfer to own account
- Transfer to internal account
- Transfer to a domestic account
- Transfer to a international account

### How to reach here:

*Dashboard > My Accounts Widget > Recurring Deposits > More Information > Redemption*

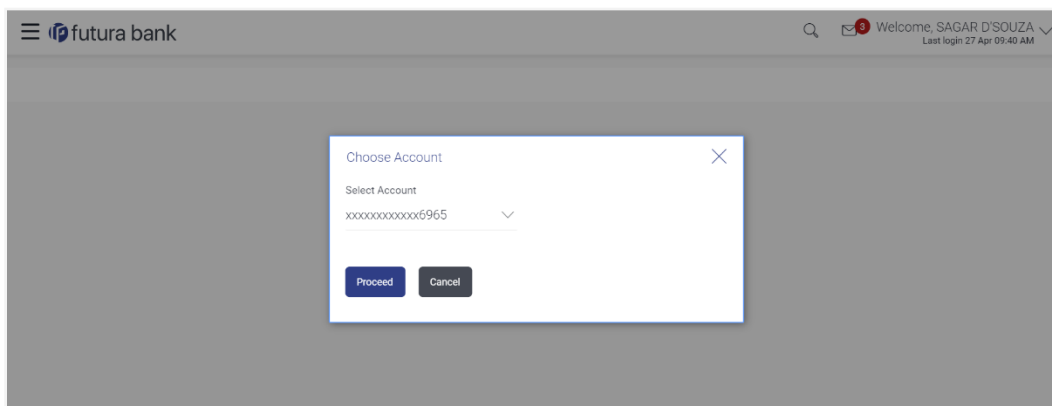
OR

*Dashboard > Toggle menu > Accounts > Recurring Deposits > Redemption*

### To redeem the recurring deposit:

1. From the **Select Account** list of **Select Account** popup window, select the appropriate account for redemption.

### Redemption - Select Account



## Field Description

Field Name	Description
------------	-------------

### Select Account

<b>Select Account</b>	Account number in masked format along with the account nickname (if defined) of the recurring deposit that is being redeemed. For more information on Account Nickname, refer Account Nickname.
-----------------------	--

- Click **Proceed** to redeem the deposit.  
The **Redemption** screen appears along with the **Redemption Details** and **Payout Details**.  
OR  
Click **Cancel** to cancel the transaction.

## Redemption Details

The screenshot displays the 'Redemption' screen for Futura Bank. At the top, there are navigation options for 'Default Dashboard', 'ATM/Branch', and 'English'. The user is identified as 'SAGAR D'SOUZA' with a last login time of '27 Apr 04:43 AM'. The main content area is titled 'Redemption' and includes tabs for 'Deposit Details', 'View Statement', 'Redemption', 'Request Statement', and 'Edit Maturity Instruction'. The 'Redemption Details' section shows the following information:

- Account Number:** xxxxxxxxxxxx6965
- Balance:** ₹1,000.00
- Redeemable Amount:** ₹1,000.00
- Redemption Type:** Full
- Charges/Penalty:** ₹0.00
- Final Redemption Amount:** ₹1,000.00

The 'Payout Details' section shows:

- Pay To:** Own Account
- Principal & Interest Credit Account Number:** xxxxxxxxxxxx9583
- Branch/Address:** SAG P PAT, MUMBAI 98001, SWASTIK CHAMBER, CHEMBUR chennai, MUMBAI, INDIA

At the bottom of the form, there are 'Redeem' and 'Back' buttons. A note on the right side of the screen reads: 'On premature closure of your Recurring Deposit, interest will be paid as per the rate of interest applicable for the tenure during which the deposit was kept with subject to penal rates as applicable. Facility is available only for single holding deposits.'

## Field Description

Field Name	Description
------------	-------------

### Redemption Details

Field Name	Description
<b>Account Number</b>	Account number in masked format along with the account nickname (if defined) of the recurring deposit that is being redeemed.  For more information on Account Nickname, refer Account Nickname.
<b>Balance</b>	Displays the current balance of the selected recurring deposit account.
<b>Redeemable Amount</b>	The total amount of the deposit that can be redeemed.
<b>Redemption Type</b>	The redemption type for the recurring deposit.  The options is: <ul style="list-style-type: none"> <li>• Full</li> </ul>
<b>Charges/ Penalty</b>	Displays any charges or penalty, if applicable.
<b>Final Redemption Amount</b>	Displays the amount being redeemed.  This amount will include any deductions in terms of charges or penalties added to the amount being redeemed. (i.e. after deducting any penalty charges if applicable).
<b>Payout Details</b>	
<b>Pay To</b>	The customer is require to select current and savings account of the bank to which the funds are to be transferred.  All the customer's current and savings accounts held with the bank will be listed down and available for selection.  Account transfer options are: <ul style="list-style-type: none"> <li>• Own accounts</li> <li>• Internal Bank Account</li> <li>• Domestic Bank Account</li> </ul>
Following fields is displayed if the customer select <b>Own Account</b> option in the <b>Pay To</b> field	
<b>Principal &amp; Interest Credit Account Number</b>	An Account to which the funds are to be transferred at maturity.  All the customer's current and savings accounts held with the bank will be listed down and available for selection.
<b>Beneficiary Name</b>	Displays the name of the holder of the account selected in <b>Principal &amp; Interest Credit Account Number</b> .
Following fields is displayed if the customer select <b>Internal Account</b> option in the <b>Pay To</b> field.	



Field Name	Description
<b>Principal &amp; Interest Credit Account Number</b>	Customer has to specify the Account number to which the funds are to be transferred at maturity.

<b>Confirm Principal &amp; Interest Credit Account Number</b>	User has to confirm an Account number to which the funds are to be transferred at maturity.
---	---

This section is displayed if the customer select **Domestic Bank Account** option in **Pay To** field.

<b>Principal &amp; Interest Credit Account Number</b>	Customer has to specify the Account number to which the funds are to be transferred at maturity.
---	--

<b>Confirm Principal &amp; Interest Credit Account Number</b>	User has to confirm an Account number to which the funds are to be transferred at maturity.
---	---

<b>Account Name</b>	Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
---------------------	--

<b>Bank Code</b>	The bank code for transferring the maturity proceeds.
------------------	---

<b>Look Up Bank Code</b>	Search option to look for bank code of the destination account.
--------------------------	---

The following fields and values will be displayed once the customer has specified a bank code.

<b>Bank Name</b>	Name of the beneficiary bank.
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<b>Bank Address</b>	Address of the beneficiary bank.
---------------------	----------------------------------

<b>City</b>	City of the beneficiary bank.
-------------	-------------------------------

Following fields is displayed if the customer selects **International Account** option in the **Pay To** field

<b>Account Number</b>	Specify the account number of the payee.
-----------------------	--

<b>SWIFT Code</b>	The SWIFT code will need to be identified if <b>SWIFT Code</b> has been selected in the <b>Pay Via</b> field.
-------------------	---

<b>Lookup SWIFT Code</b>	Link to search the SWIFT code.
--------------------------	--------------------------------

Field Name	Description
<b>Search SWIFT Code</b>	
The following fields appear on a pop up window if the <b>Lookup SWIFT Code</b> link is selected.	
<b>SWIFT Code</b>	The facility to lookup bank details based on SWIFT code.
<b>Bank Name</b>	The facility to search for the SWIFT code based on the bank name.
<b>Country</b>	The facility to search for the SWIFT code based on the country.
<b>City</b>	The facility to search for the SWIFT code based on city.

**SWIFT Lookup - Search Result**

The following fields are displayed once the required SWIFT code is selected from the search results.

<b>SWIFT Code</b>	SWIFT code value.
<b>Bank Name</b>	Name of the bank.
<b>City</b>	City to which the bank belongs.
<b>Branch</b>	Bank branch name.
<b>Country</b>	Country of the bank.
<b>Address</b>	Displays complete address of the bank.
<b>Beneficiary Name</b>	Name of the beneficiary.
<b>Correspondence Charges</b>	Specify who is bearing the charges for transfer. The options are: <ul style="list-style-type: none"> <li>• Beneficiary</li> <li>• Remitter</li> <li>• Sharing</li> </ul>

3. From the **Pay To** list, select the appropriate beneficiary account.  
The beneficiary's bank details along with the beneficiary name appear.
  - a. If you select **Internal Account** option in **Pay To** field;

- i. In the **Principal & Interest Credit Account Number** list, enter an appropriate account for maturity proceeds.
    - b. If you select **Domestic Bank Account** option in **Pay To** field;
      - i. In the **Principal & Interest Credit Account Number** field, enter an appropriate account for maturity proceeds.
      - ii. In the **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
      - iii. In the **Bank Code** field, enter the bank code in which the beneficiary account is held. or select it from the look up.
      - iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).
    - c. If you select **Own Account** option in **Pay To** field;
      - i. From the **Principal & Interest Credit Account Number** list, select an appropriate current and savings account for maturity proceeds.  
The beneficence name and its bank details appears.
    - d. If you select **International Bank Account** option:
      - i. In the **Account Number** field, enter an appropriate account for maturity proceeds.
      - ii. In the **SWIFT Code** field, enter the SWIFT code details for maturity proceeds.  
OR  
Use the **Lookup SWIFT Code** link, to select the appropriate SWIFT code.  
Click **Reset** to clear the populated data and enter / select a new SWIFT code, if required.
      - iii. Click **Verify** to fetch the bank details based on the SWIFT code entered.
      - iv. In the **Beneficiary Name** field, enter the name of the beneficiary.
      - v. From the **Correspondence Charges** list, select the appropriate option.
  4. Click **Redeem** to redeem the recurring deposit.  
OR  
Click **Back** to navigate to the previous screen.
  5. The **Review** screen is displayed. Verify the details and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous screen.
  6. The **Verification** screen appears.  
The user has to pass the 2 factor authentication, before he can proceed.
- 
- Note:** The 2 factor authentication (OTP/Security question/Soft Token) will be as per the setup done by system administrator.
- 
7. The success message of request submitted along with the transaction reference number appears.  
Click **Go To Dashboard** to go to Dashboard screen.  
OR  
Click **Go To Account Details** to view the deposit details.

[Home](#)

## 8. Request Statement

The statement request feature enables customers to request the bank for a physical copy of a recurring deposit account statement for a specific period. This physical copy will be mailed to the user's address registered with the bank.

### How to reach here:

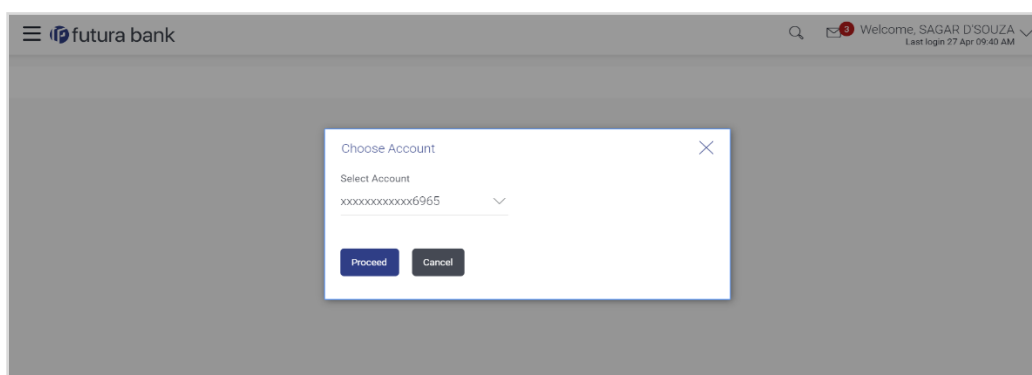
*Dashboard > My Accounts > Recurring Deposits > More Information > Request Statement*  
OR

*Dashboard > Toggle menu > Accounts > Recurring Deposits > Request Statement*

### To request for a physical statement:

1. From the **Select Account** list of **Select Account** popup window, select the appropriate recurring deposit account for which you want to view the statement.  
This step is required only if this screen has been navigated to from the Toggle Menu.

### Request Statement - Select Account



### Field Description

Field Name	Description
<b>Select Account</b>	
<b>Select Account</b>	Account number for which statement has to be requested in masked format along with the account nickname, if defined. For more information on Account Nickname, refer Account Nickname.

2. Click **Proceed** to request the deposit.  
The **Request Statement** screen appears.  
OR  
Click **Cancel** to cancel the transaction.

## Request Statement

The screenshot displays the 'Request Statement' page on the Futura Bank website. At the top, there is a navigation bar with 'Default Dashboard' and 'ATM/Branch' options. The main header includes the Futura Bank logo and a user greeting: 'Welcome, Williamson, Son1' with a last login time of '21 Apr 09:43 PM'. Below the header, the page title is 'Request Statement'. A navigation menu contains links for 'Deposit Details', 'View Statement', 'Redemption', 'Request Statement' (which is underlined), and 'Edit Maturity Instruction'. The form fields are as follows:

- Account Number:** xxxxxxxxxxxx0025
- Balance:** £981,710.78
- From Date:** 01 Feb 2020 (with a calendar icon)
- To Date:** 21 Apr 2020 (with a calendar icon)

At the bottom of the form, there are three buttons: 'Submit' (in a blue box), 'Cancel' (in a grey box), and 'Back' (in a blue link).

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### Field Description

Field Name	Description
------------	-------------

#### Request Statement

**Account Number** Displays account number for which statement has to be requested in masked format along with the account nickname, if defined.

For more information on Account Nickname, refer Account Nickname.

**Balance** The balance in the account in the account currency.

**From Date** The customer is required to specify the start date from which the account statement is required.

**To Date** The customer is required to specify the date until when the statement is required.

3. From the **From Date** list, select the start date of the of the deposit account statement.
4. From the **To Date** list, select the end date of the deposit account statement.
5. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to previous screen.
6. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to make changes if any. The user is directed to **Request Statement** screen with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.

7. The success message of **Request Statement** appears along with the transaction reference number.  
Click **Go To Dashboard** to go to Dashboard screen.  
OR  
Click **Go To Account Details** to view the deposit details.

[Home](#)

## 9. View Statement

Customers should be able to keep track of the transactions being performed on their accounts. The Statement feature enables customers to view the details of all transactions performed in their accounts. All the debit and credit entries along with each transaction amount and reference details are displayed.

Filters are provided for the customer to view transactions performed on the account within a certain period and also based on type of transaction i.e. whether the transaction was a debit, credit or both.

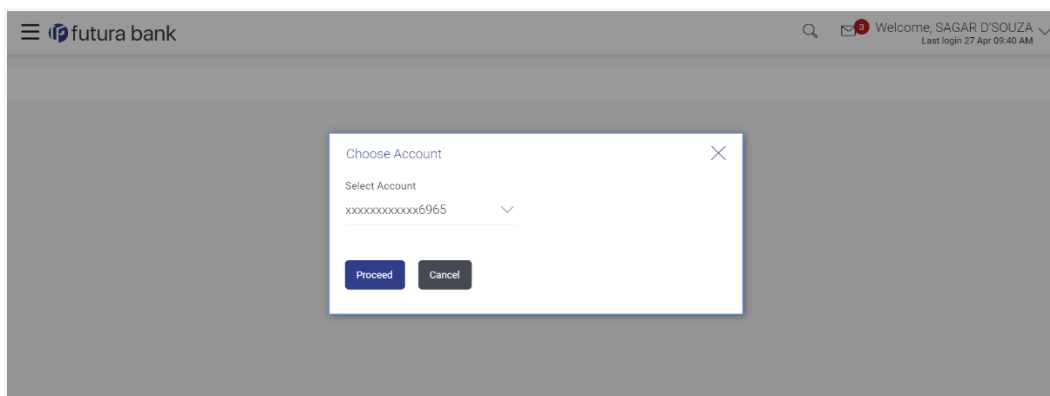
By subscribing to e-statements, the user receives statements on his registered email address. The access to your e-Statements is through a password.

The Download Pre-generated option, allows the customer to view, download and print the pre-generated e-statements by selecting the desired period. Additionally, customers can request for adhoc statements from this page.

### How to reach here:

*Dashboard > My Accounts > Recurring Deposits > More Information > View Statement*  
 OR  
*Dashboard > Toggle menu > Accounts > Recurring Deposits > View Statement*

### View Statement - Select Account



### Field Description

Field Name	Description
<b>Select Account</b>	
<b>Select Account</b>	<p>The customer can select the deposit account number for which the account statement to be viewed.</p> <p>If this screen is navigated to from the <b>Select Account</b> popup window after having selected the <b>View Statement</b> option against a specific deposit account, that deposit account number is defaulted in this field.</p> <p>For more information on Account Nickname, refer Account Nickname.</p>

1. Click **Proceed** to view the statement.  
The **View Statement** screen appears.  
OR  
Click **Cancel** to cancel the transaction.

## View Statement

Default Dashboard ATM/Branch English

futura bank Welcome, SAGAR D'SOUZA Last login 27 Apr 04:43 AM

View Statement

Deposit Details **View Statement** Redemption Request Statement Edit Maturity Instruction

Account Number xxxxxxxxxxxx6965 Account Number xxxxxxxxxxxx6965 [Download](#)

Balance : ₹1,000.00

Date	Description	Reference No	Amount	Transaction Type
10 Oct 2024	5040000016965 NEW DELHL_CHG	OBDXTD689975380898	₹1,000.00	Credit

Page 1 of 1 (1 of 1 items) < 1 >

Apply Filter Reset

[E-Statement](#)  
[Request Statement](#)  
[Pre-Generated Statement](#)

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## Field Description

Field Name	Description
------------	-------------

<b>Account Number</b>	The customer can select the deposit account number for which the account statement to be viewed.
-----------------------	--

### Filter section

<b>Transaction Period</b>	Filters to view the transactions of a specific period.
---------------------------	--

The options are:

- Current Period
- Previous Month
- Previous Quarter
- Select Date Range

<b>Date From / Date To</b>	Facility to specify a date range so as to view the activity performed within the specified period.
----------------------------	--

This field appears if the customer selects the **Select Date Range** option from the first filter.



Field Name	Description
<b>Transaction Description</b>	Filters to view the transactions based on description. The options are: <ul style="list-style-type: none"> <li>• All</li> <li>• Debits Only</li> <li>• Credits Only</li> </ul>
<b>Statement Records</b>	
<b>Date</b>	Date on which the activity was performed.
<b>Description</b>	Short description of the transaction.
<b>Reference No</b>	Reference number for the transaction.
<b>Amount</b>	The transaction amount.
<b>Transaction Type</b>	The debit or credit indicator for the transaction amount

2. From the **View Options** list, select the appropriate transaction period and transaction type.
  - a. From the **Transaction Period** list, select the appropriate period.
  - b. From the **Transaction Type** list, select the appropriate option.
  - c. Click **Apply Filter** to generate statement based on criteria.  
The statement is generated and displayed based on filter criteria.
    - i. Click **Download Statement**, and select the download format to download the statement. The customer can download in .csv, MT940, .pdf, .qif, and .ofx format.  
OR  
Click **Reset** to clear the details entered.

## 9.1 E-statements

A customer might wish to receive regular e-statements at his email address instead of physical copies. In this case, the customer can select the option to subscribe for an e-statement. Once a request for an e-statement is made, the customer will begin to receive regular statements at his email address maintained with the bank.

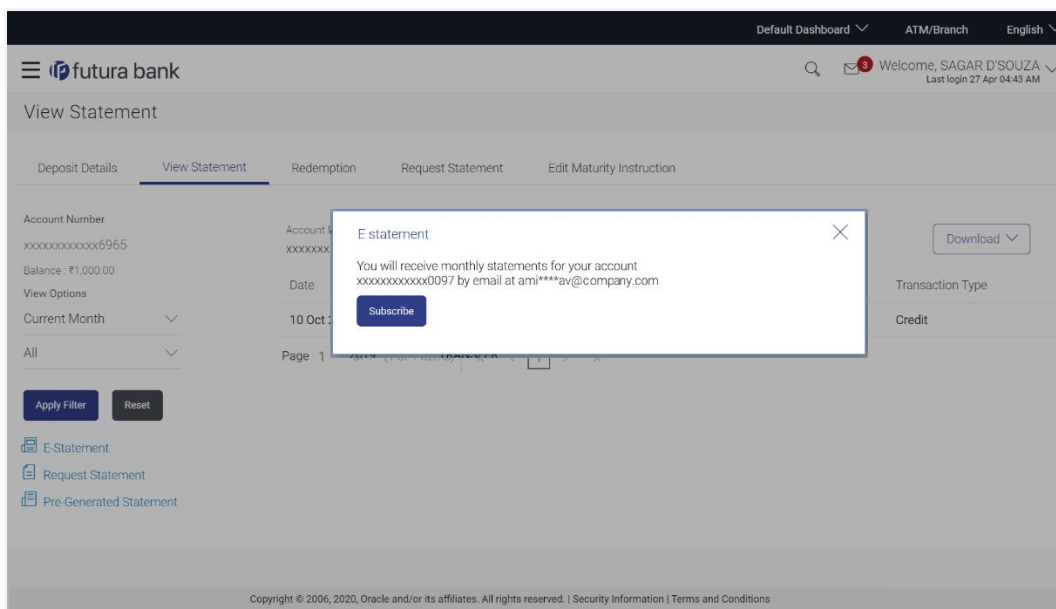
### How to reach here:

*Dashboard > Toggle menu > Accounts > Recurring Deposits >View Statement > E-Statements*

### To subscribe to e-statements:

1. Click the **E-Statements** link to subscribe to e-statements.

### E-statement



2. The Pop-up Message appears. (Subscribe to E-Statement You will receive monthly statements for your account <Number in masked format> by email at <User's email address> )in masked format.
  - a. Click **Subscribe** to opt for receiving monthly statements on your registered email address.
  - b. The **Verification** screen appears.  
The user has to pass the 2 factor authentication, before he can proceed.

---

**Note:** The 2 factor authentication (OTP/Security question/Soft Token) will be as per the setup done by system administrator.

---

- c. The success message of request submission appears.
- d. Click **Go To Dashboard** to go to Dashboard screen.  
OR  
Click **Go To Account Details** to view the deposit details.

## 9.2 Request Statement

At times a customer might require the physical copy of a deposit account statement for a certain period. The statement request feature enables customers to request the bank for a physical copy of a deposit account statement for a specific period. This physical copy will be mailed to the user's address registered with the bank.

### How to reach here:

*Dashboard > Toggle menu > Accounts > Recurring Deposits > View Statement > Request Statement*

OR

*Dashboard > Toggle menu > Accounts > Recurring Deposits > Request Statement*

### To request for a physical statement:

### Request Statement

The screenshot displays the Futura Bank 'View Statement' page. A modal dialog titled 'Request Statement' is open, showing the following details:

- Message:** You will receive the statement at your registered address.
- From Date:** 07 Feb 2020
- To Date:** 27 Apr 2020
- Action:** Request

The background interface includes:

- Account Number: xxxxxxxxxxxx6965
- Balance: ₹1,000.00
- Current Month: All
- Table with columns: Date, Description, Transaction Type
- Table Row: 10 Oct 2024, 50400000, Credit
- Buttons: Apply Filter, Reset, Download
- Footer: Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

### Field Description

Field Name	Description
<b>From Date</b>	The customer is required to specify the start date of the date range to be considered for generating a statement so that the statement can be generated encompassing all the activities that have taken place in the specific deposit within the defined date range.
<b>To Date</b>	The customer is required to specify the end date of the date range which is to be considered for generating a statement. The statement will be generated encompassing all the activities that have taken place in the account within the defined date range.

1. From the **From Date** list, select the start date of the date range to be considered for statement generation.
2. From the **To Date** list, select the end date of the date range to be considered for statement generation.
3. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
4. The **Review** screen is displayed. Verify the details and click **Confirm**.  
OR  
Click **Back** to make changes if any. The user is directed to **View Statement** screen with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.
5. The **Verification** screen appears.  
The user has to pass the 2 factor authentication, before he can proceed.

---

**Note:** The 2 factor authentication (OTP/Security question/Soft Token) will be as per the setup done by system administrator.

---

6. The success message of **Request Statement** is displayed along with the transaction reference number.
7. Click **Go To Dashboard** link to navigate back to 'Dashboard'.  
OR  
Click **Go To Account Details** link to view the deposit details.

## 9.3 Pre-generated Statement

Pre-generated statements are statements that have been generated by the system for an account in the past. Through this option, the user can view statements that have been generated in the past.

### How to reach here:

*Dashboard > Toggle menu > Accounts > Recurring Deposits >View Statement > Pre-Generated Statement*

### To download pre-generated statements:

1. Click **Pre-generated Statement** to download a pre-generated statement.  
The **Pre-generated Statement** screen appears.

### Pre-generated Statement

The screenshot shows the 'View Statement' page for a Futura Bank account. A modal window titled 'Pre Generated Statement' is open, displaying instructions for password protection and a search interface for selecting a period to download statements. The search interface includes dropdowns for 'Year' (set to 2018) and 'Month' (set to All Months), a 'Search' button, and a table of statement records.

Statement Number	From	To	Download
AT3MSOG190811297	4/1/18	3/22/19	PDF

### Field Description

Field Name	Description
------------	-------------

#### Period

<b>Year</b>	The customer is required to select a year as the first step in selecting a period.
-------------	--

<b>Month</b>	The customer is required to specify the month, after having specified a year, so as to be displayed the statements generated for that particular month of the defined year.
--------------	---

#### Statement Records

<b>Field Name</b>	<b>Description</b>
<b>Statement Number</b>	Statement reference number.
<b>From</b>	Start date of the date period for which the statement is generated.
<b>To</b>	End date of the date period for which the statement is generated.
<b>Download</b>	Click the link to download the specific statement in specified format.

2. From the **Period** list, select the desired year and month to be displayed all the statements generated within that period.
3. Click **Search** to generate the all statements generated within the specified period.
4. Click on **Download** column (.pdf) link against any statement record to Save / Print that particular statement.

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## 10. Recurring Deposit Calculator

The Recurring Deposit calculator enables users to identify the monthly installment amount payable for Recurring Deposit of a certain amount for a specific duration. This calculator is beneficial to user as it gives the user an opportunity to identify whether opening new recurring deposit for a specific amount and duration is preferable or not.

### How to reach here:

*Dashboard > Toggle menu > Accounts > Recurring Deposits > New Recurring Deposit*

### To calculate installment of recurring deposit:

1. The New Recurring Deposit - Calculate My Installments Calculator screen appears.  
OR  
Click I Know my Installments to book a new recurring deposit.  
The Recurring Deposit Booking screen appears.

### Recurring Deposit Calculator

Default Dashboard ATM/Branch English

>Welcome, SAGAR D'SOUZA  
Last login 27 Apr 01:12 PM

### New Recurring Deposit

Hi ! We have accounts to help you meet your goals. Let's get you started.  
Are you saving with a goal in mind or do you have an amount you want to save every month?

[Calculate my installments](#) [I know my installments](#)

Product  
RD - Conv- with tax-mthly compd

Tenure Amount  
INR 4,000

Deposit Tenure  
5 Years 3 Months

Minimum allowed is 1 Month and Maximum allowed is 30 Years

Inflation Rate  
10%

Installment: £182.00/Month [Proceed to Recurring Deposit Booking](#)

[Calculate](#) [Reset](#)

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### Field Description

Field Name	Description
Product	The recurring deposit product where customer wish to invest into.

Field Name	Description
<b>Target Amount</b>	The customer is required to define the currency and amount in which the deposit is to be opened.  <b>Note:</b> If the deposit product supports only a single currency this field is displayed as a label (instead of a list for selection).
<b>Deposit Tenure</b>	The tenure of the deposit in terms of a period i.e. years/ months after which the deposit should mature.  <b>Note:</b> The minimum and maximum tenure allowed for which a deposit can be opened.
<b>Frequency: Years/ Months</b>	The amount of time in years, months and/ or days that the customer is willing to deposit the amount.
<b>Inflation Rate</b>	The current inflation rate of the country.

2. From the **Select Product** list, select an appropriate recurring deposit product available in application.
3. From the **Target Amount** list, select an appropriate type of currency along with the estimated deposit maturity amount.
4. In the **Deposit Tenure** field, select an appropriate value **Years**, and **Months** field enter an appropriate values.
5. In the **Inflation Rate** field, enter the current inflation rate of the country.
6. Click **Calculate**.  
The system calculates and displays the monthly installment for the recurring deposit required along with the **Proceed to Recurring Deposit Booking** link.  
OR  
Click **Reset** to clear the calculated details.

**Note:**

- 1) Click on **Proceed to Recurring Deposit Booking** link to book a new recurring deposit account. Refer **Recurring Deposit Booking** screen for more details.
- 2) The calculator pre-populates the values of previous details entered by the customer.


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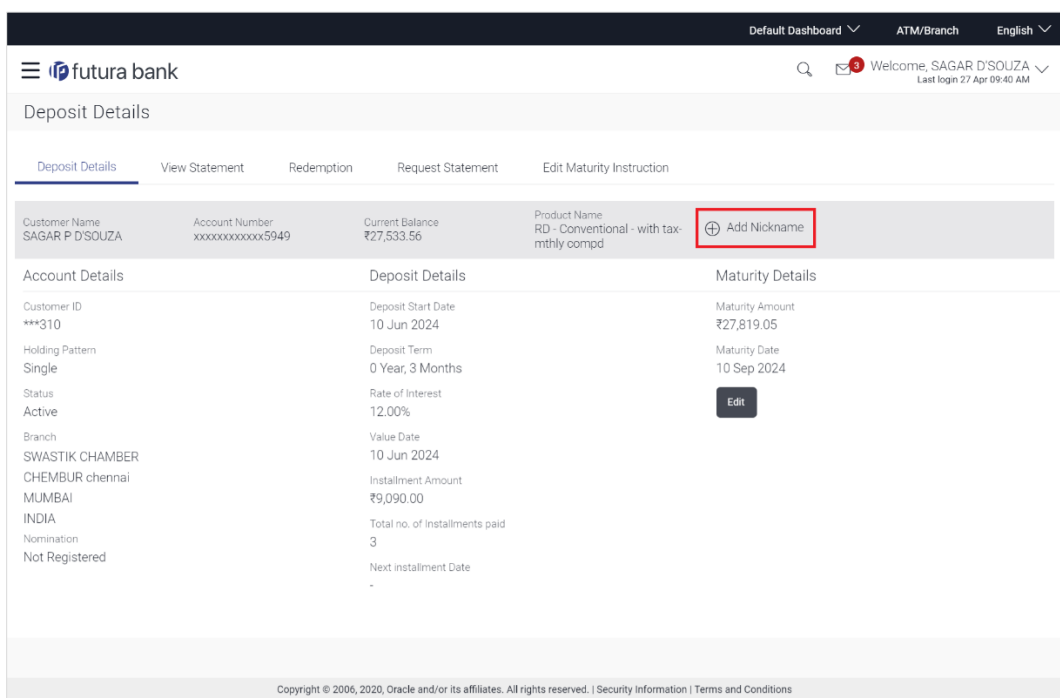
# 11. Account Nickname

A user may wish to assign nicknames to deposit accounts so as to be able to easily identify them. The **Add Nickname** feature enables users to easily assign nicknames to any deposit account. Once a nickname is assigned to an account, it is displayed on various transactions in addition to the standard account description. This option also allows user to modify or delete the nickname whenever required.

## To assign a nickname to a deposit account:

1. Click  **Add Nickname** option available on the specific deposit details page.
2. In the **ADD Nickname** field, enter the nickname you want to use.

## Add Nickname- Example




The screenshot shows the Futura Bank web interface. At the top, there are navigation options: Default Dashboard, ATM/Branch, and English. The user is logged in as SAGAR D'SOUZA. The main content area is titled 'Deposit Details' and includes tabs for Deposit Details, View Statement, Redemption, Request Statement, and Edit Maturity Instruction. A table displays account information: Customer Name (SAGAR P D'SOUZA), Account Number (xxxxxxxxxxxx5949), Current Balance (₹27,533.56), and Product Name (RD - Conventional - with tax-mthly compd). A red box highlights the '+ Add Nickname' button. Below the table, there are sections for Account Details, Deposit Details, and Maturity Details, each with various fields and an 'Edit' button.

## Field Description

Field Name	Description
------------	-------------



<b>Add Nickname</b>	Customer's preferred description or name to an account which will be displayed instead of the standard account description.
---------------------	---

3. Click  to save your changes.  
Nicknames will be displayed on various transactions instead of the standard account description.



**To edit / delete nickname:**

### Add Nickname - Edit/ Delete

The screenshot shows the Futura Bank account dashboard. At the top, there are navigation options: Default Dashboard, ATM/Branch, and English. The user is logged in as SAGAR P D'SOUZA, with a last login time of 27 Apr 09:40 AM. The main section is titled 'Deposit Details' and includes tabs for Deposit Details, View Statement, Redemption, Request Statement, and Edit Maturity Instruction. The account information is displayed in a table:

Customer Name	Account Number	Current Balance	Product Name	Nickname
SAGAR P D'SOUZA	xxxxxxxxxxx5949	₹27,533.56	RD - Conventional - with tax-mthly compd	sam  

Below this, there are three columns of details: Account Details, Deposit Details, and Maturity Details. An 'Edit' button is visible next to the Maturity Date.

1. Click  icon displayed against the nickname in order to modify the nickname. Modify the nickname as required and save your updates.  
OR  
Click , to delete nickname.

## FAQs

### 1. What is advantage of assigning a nickname to an account?

You can personalize your account by giving it a nickname. This way you will be able to easily identify it when viewing account summary.

### 2. Can I assign a nickname to a joint account?

Yes, you can add nickname to any account of which you are the primary holder.

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